

Information to identify the case:

Debtor 1	<u>Kelvin David Osorio</u>	Social Security number or ITIN	xxx-xx-0180
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court District of New Jersey			
Case number:	19-27933-CMG		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kelvin David Osorio

10/1/24

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Kelvin David Osorio
Debtor

Case No. 19-27933-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Oct 01, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 03, 2024:

Recip ID	Recipient Name and Address
db	Kelvin David Osorio, 18 Roosevelt Ave, Apt. A, Carteret, NJ 07008
518469011	+ Capital One Bank (USA) NA, 8020 Towers Crescent Dr, Suite 5, Vienna, VA 22182-6202

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 01 2024 20:52:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Oct 01 2024 20:52:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518469008	+ Email/PDF: bncnotices@becket-lee.com	Oct 01 2024 21:04:50	American Express, Attn: Bankruptcy Dept., 16 General Warren Blvd., Malvern, PA 19355-1245
518537327	Email/PDF: bncnotices@becket-lee.com	Oct 01 2024 21:04:26	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518535683	+ EDI: BANKAMER2	Oct 02 2024 00:32:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518469009	+ EDI: BANKAMER	Oct 02 2024 00:32:00	Bank of America, NA, Amend BK Ntc., FL1-908-01-50, 4909 Savarese Circle, Tampa, FL 33634-2413
518513823	+ EDI: AIS.COM	Oct 02 2024 00:32:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518469012	+ Email/Text: bankruptcy@cavps.com	Oct 01 2024 20:52:00	Cavalry Portfolio Services, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
518487592	+ Email/Text: bankruptcy@cavps.com	Oct 01 2024 20:52:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
518469014	EDI: CITICORP	Oct 02 2024 00:32:00	Citibank, Bankruptcy Department, P.O. Box 6500, Sioux Falls, SD 57117-6500
518469015	+ EDI: CITICORP	Oct 02 2024 00:32:00	Citicards CBNA, Attn: Bankruptcy Dept, 701 E 60th St N, Sioux Falls, SD 57104-0432
518477832	EDI: DISCOVER	Oct 02 2024 00:32:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518469016	+ EDI: DISCOVER	Oct 02 2024 00:32:00	Discover Card Services, ATTN: Bankruptcy Department, PO Box 3025, New Albany, OH 43054-3025
518722355	Email/Text: collectionbankruptcies.bancorp@53.com	Oct 01 2024 20:52:00	Fifth Third Bank, ATTN: CEO/OFFICER, Fifth

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			Third Center, 38 Fountain Square Plaza, Cincinnati, OH 45263
518504779	+ Email/Text: FifthThirdBKNotices@nationalbankruptcy.com	Oct 01 2024 20:51:00	Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013
518722356	+ Email/Text: collectionbankruptcies.bancorp@53.com	Oct 01 2024 20:52:00	Fifth Third Bank, ATTN: CEO/OFFICER, 1830 E. Paris Ave. SE, MD-RSCB3E, Grand Rapids, MI 49546-6253
518469017	+ Email/Text: collectionbankruptcies.bancorp@53.com	Oct 01 2024 20:52:00	Fifth Third Bank, 1830 E. Paris Ave. SE, MD-RSCB3E, Grand Rapids, MI 49546-6253
518469018	EDI: IRS.COM	Oct 02 2024 00:32:00	Internal Revenue Service, Centralized Insolvency, Post Office Box 7346, Philadelphia, PA 19101-7346
518575765	EDI: JEFFERSONCAP.COM	Oct 02 2024 00:32:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518469013	EDI: JPMORGANCHASE	Oct 02 2024 00:32:00	Chase Bank NA, Bankruptcy Department, 200 White Clay Center Dr, Newark, DE 19711-5466
518469019	EDI: JPMORGANCHASE	Oct 02 2024 00:32:00	JP Morgan Chase Bank NA, National Bankruptcy, POB 29505 AZ-1191, Phoenix, AZ 85038
518504594	+ Email/Text: RASEBN@raslg.com	Oct 01 2024 20:51:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518722357	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 01 2024 21:03:54	LVNV Funding LLC, c/o Resurgent Capital services, PO Box 1269, Greenville, SC 29602-1269
518534740	Email/PDF: resurgentbknotifications@resurgent.com	Oct 01 2024 21:15:29	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518722358	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 01 2024 21:15:15	LVNV Funding, LLC, PO Box 10497, Greenville, SC 29603-0497
518469020	+ EDI: LENDNGCLUB	Oct 02 2024 00:32:00	Lending Club, ATTN: Bankruptcy, 71 Stevenson, Suite 300, San Francisco, CA 94105-2985
518469021	EDI: SYNC	Oct 02 2024 00:32:00	Old Navy, PO Box 530942, Atlanta, GA 30353-0942
518722359	Email/PDF: resurgentbknotifications@resurgent.com	Oct 01 2024 21:04:25	Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518942953	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Oct 01 2024 20:51:00	State of New Jersey, Department of the Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
518469023	EDI: SYNC	Oct 02 2024 00:32:00	SYNCB/Amazon PLLC, PO BOX 965036, Orlando, FL 32896-5036
518469022	+ Email/Text: bankruptcy@bbandt.com	Oct 01 2024 20:52:00	Sheffield Financial, ATTN: Bankruptcy/Legal, PO Box 1704, Clemmons, NC 27012-1704
518486611	Email/Text: bankruptcy@bbandt.com	Oct 01 2024 20:52:00	Sheffield Financial, PO Box 1847, Wilson, NC 27894-1847
518469024	EDI: SYNC	Oct 02 2024 00:32:00	Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
518470428	+ EDI: AIS.COM	Oct 02 2024 00:32:00	Synchrony Bank by, AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518469025	EDI: SYNC	Oct 02 2024 00:32:00	Synchrony Bank/Google, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060

TOTAL: 35

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518579910	*+	Synchrony Bank by, AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518469010	##	Bayonne Medical Care, 8 Hansen Drive, Edison, NJ 08820-1676

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 03, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 1, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
David S Waltzer	on behalf of Debtor Kelvin David Osorio waltzer@waltzerlawgroup.com jyr@waltzerlawgroup.com;lpo@waltzerlawgroup.com;waltzerdr93827@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor Fifth Third Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Kevin Gordon McDonald	on behalf of Creditor Fifth Third Bank kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6